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## Combat-Related Special Compensation CRSC Overview

UNCLASSIFIED



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## Combat-Related Special Compensation (CRSC)

- What is CRSC?
  - Program recognizing sacrifice of eligible military retirees
  - Replaces VA-disability compensation subtracted from retired pay
  - Provides monthly, tax-free payments based on Service pay and VA-disability rating
  - Available to retirees from all components—Active, Reserve, or National Guard and members of all Branches of Service



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## Who Is Eligible for CRSC?

### Must have All Four

AND

### At least "one" disability Combat-Related Basis

1. AC, RC, NG with Retirees:  
20-Years Service  
Chapter 61 Medical\*  
Temporary Disability Retired List (TDRL)\*  
Temporary Early Retirement Act (TERA)\*\*
2. 10% or greater VA rated injury that is combat-related
3. Receiving military retired pay
4. Military retired pay is reduced by VA disability payments (VA Waiver)

1. Simulating War (SW)
2. Hazardous Service (HS)
3. Instrumentality of War (IN)
4. Armed Conflict (AC)

Note: Includes VA presumptive injuries

\*Medical Chapter 61 and TDRL retirees with one to 19 years are eligible for CRSC

\*\*TERA retirees with 15-19 years are eligible for CRSC



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## What is Service Related vs. Combat Related

- Service-Related Injuries

***Example:***

- Hurt **knee** during Battalion run at Airborne School
- Hurt **knee** falling down stairs in barracks

- Combat-Related Injuries

***Examples:***

- **Simulating War** - hurt **knee** while reacting to OPFOR fire during FTX
- **Hazardous Services** - hurt **knee** on a day or night jump
- **Instrumentality of War** - hit **knee** on rotating tank turret during FTX
- **Armed Conflict** - shot in **knee** by enemy during time of war



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## Two Forms of Concurrent Receipt

<b>A Decision Matrix</b>	<b>CRSC <i>Benefit</i></b>	<b>CRDP <i>Pay</i></b>
<b>Full Concurrent Receipt</b>	<b>Yes</b>	<b>No – 10 yr phase in (except 100% ratings)</b>
<b>VA Rating Starts At</b>	<b>10%</b>	<b>50%</b>
<b>Federal Tax</b>	<b>Tax Free</b>	<b>Taxed</b>
<b>File Claims</b>	<b>Must Apply</b>	<b>Automatic</b>
<b>Retroactive Pay</b>	<b>Yes</b>	<b>No</b>
<b>Qualified Injury</b>	<b>Combat Linked</b>	<b>Service Connected</b>
<b>Subject to Uniform Services Former Spouse Protection Act (USFSPA)</b>	<b>No</b>	<b>Yes</b>
<b>SBP (Survivor Benefit Plan) 1 October 1972</b>	<b>No</b>	<b>Yes*</b>
<b>Available to Chapter 61 Medical and TDRL retirees with less than 20 years of service</b>	<b>Yes</b>	<b>No</b>
<b>Available to TERA retirees</b>	<b>Yes</b>	<b>Yes</b>

### Notes

- If receiving Concurrent Retirement Disability Pay (CRDP) payments will be subtracted from CRSC payments
- Claimants with 60-90% awarded Individually Unemployable (IU) receive 100% VA which is retroactive to 1 January 2005 and payable after 1 January 2008 (CRDP); CRSC receives 100% IU since 2005
- A retiree cannot receive both CRSC and CRDP concurrently
- If a retiree is eligible for both programs they will be given the opportunity to elect which program they will receive
- A retiree may switch between programs during an annual "Open Season" between December and January

\*CRDP may qualify for SBP if SBP coverage is elected at time of retirement



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## A Successful Claim

- CRSC offers tools to help:
  - Letter to your medical provider
  - Procuring missing documents
  - Tips to preparing a successful claim
  - Frequently Asked Questions

\*Note: any intentional false statements or unwillful misrepresentation on the claim form is subject to punishment by a fine of not more than \$10,000 or imprisonment of not more than 5 years or both (18 U.S.C 1001)



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## CRSC Summary

- The top two reasons CRSC claims are disapproved:
  1. Documentation submitted does not tell **HOW** the injury occurred
  2. The VA-rating decision **Narrative Summary** was not provided
- Over 50% of our disapproved claims stem from lack of official documentation that tells us "HOW" the injury occurred
  - **Example A:** Retiree has a disability for his lower back which is directly related to his military service
    - » This is service connected, but not combat-related. Additional documentation would be required to be able to award CRSC
  - **Example B:** Retiree has a disability for his lower back from jumping into a foxhole after an explosion in Vietnam
    - » This tells us HOW the injury occurred and links it to a combat-related event

**Note: Documentation submitted must show a cause and effect relationship between the combat-related event and resulting injury/disability**



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## Benefit Programs Related to CRSC

### Traumatic Servicemembers' Group Life Insurance (TSGLI)



### Pay Allowance Continuation (PAC)





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## What is TSGLI?

- Insurance benefit attached to Servicemembers' Group Life Insurance (SGLI) coverage costing \$1 monthly, for Soldiers who suffer a qualifying physical loss due to a traumatic injury
- Provides tax-free payment(s) between \$25,000 and \$100,000 per traumatic event, based on a schedule of losses
- Not a Purple Heart payment, nor is it linked to a VA disability rating
- Available to Soldiers from all components—Active, Reserve, or National Guard and members of all branches of Service



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## TSGLI Eligibility Periods

<b>RETROACTIVE</b> Related to combat support	<b>PROSPECTIVE</b> Anytime and Anywhere
<b>7 October 2001 – 30 November 2005</b>	<b>1 December 2005 – forward</b>
<ul style="list-style-type: none"><li>✓ Qualifying traumatic injury <u>must</u> occur while:<ul style="list-style-type: none"><li>• On orders in support of OIF/OEF and overseas</li></ul></li><li>OR</li><li>• Serving in a specified Combat Zone</li></ul> <p>✓ SGLI coverage not necessary</p>	<ul style="list-style-type: none"><li>✓ Qualifying traumatic injury can occur under any circumstances—doesn't have to be combat-related</li><li>✓ Traumatic injury does NOT have to occur while on orders</li><li>✓ Soldier <u>must</u> have SGLI coverage</li></ul>



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## Qualifying Traumatic Injuries

Definition: Soldiers who sustain one or more ***qualifying physical losses*** caused by ***external force or violence***

Qualifying injuries (losses)	As a result of (event examples)	
Amputation (limb or big toe/thumb or 4 toes/4 fingers)	Improvised Explosive Device	Civilian Car Accident
Limb Salvage (arm or leg in place of amputation)		
Loss of Sight, Speech or Hearing (see program defined guidance)	Training Accident	Vehicle Borne Improvised Explosive Device
Paralysis (quadriplegia, paraplegia, hemiplegia, uniplegia)		
Burns (2 <sup>nd</sup> degree to at least 20% of face or body)	Motorcycle Accident	Small Arms
Facial Reconstruction (see program defined guidance)		
Traumatic Brain Injury (TBI) or Coma (Glasgow Coma score of eight or less) - see ADLs	Rocket Propelled Grenade	Civilian Aircraft Accident
Other Traumatic Injuries (OTI) – see ADLs		
<b>Activities of Daily Living (ADLs):</b> <i>REQUIRES ASSISTANCE TO PERFORM</i> at least <u>two of six</u> ADLs for specified periods of time.		



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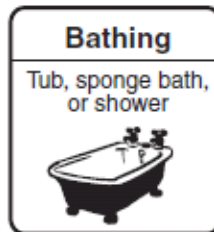


## Claims for ADL Loss

- How Apply ADLs: The Soldier requires assistance\*
  1. Physical: *Hands-on*
  2. Stand-by: *Within arm's reach*
  3. Verbal: *Must be instructed because of cognitive impairment*

Activities  
of daily  
living

Servicemember  
is unable to  
perform the  
activity if he or  
she



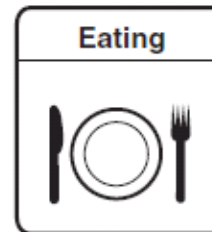
Needs assistance in bathing or cannot bathe



Is unable to manage and control bowel and bladder functions



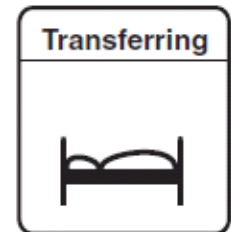
Needs assistance in getting dressed



Needs assistance in eating or is fed intravenously or by feeding tube



Needs assistance to go to and from toilet to relieve bladder or bowel or to perform associated personal hygiene



Needs assistance to get in and out of bed or a chair

\*If a Soldier is able to **use adaptive behavior or equipment** to perform ADLs, they are considered capable of independently performing their ADLs (this does not include bedpans, colostomy bags and catheters)



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## TSGLI Summary

- What is it?
  - A one-time, tax-free payment to assist additional financial burdens caused by a traumatic physical loss
- Who is eligible?
  - Two time periods: CZTE and Anytime/Anywhere
  - All components, all services
- How to qualify?
  - Cause & Effect: A traumatic event caused by an external force or violence resulted in a qualifying physical loss
  - Medical documentation must substantiate loss or ADL injury
  - TnT: Type and Time of ADL loss
  - PTSD is a mental illness and is not covered under TSGLI
- How to apply?
  - Submit Parts A & B to HRC for processing and adjudication

*Every case is different, even if involved in the same event; it is given thorough and personal attention*



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## Pay Allowance Continuation (PAC)

- Congressionally mandated Soldiers benefits program effective 15 May 2008
- Eligibility Criteria:
  - A Soldier does not have to be evacuated out of theatre
  - Inpatient in an MTF or,
  - Outpatient medically evacuated out of theatre
  - Must be assigned or attached to a WTU



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## Pay Allowance Continuation (PAC)

- Eligibility based on Soldiers:
  - Incurring wounds, injuries or illnesses in a combat zone, combat operation, serving in a hostile fire area, or a hostile fire event (don't have to be evacuated)
  - Medically evacuated from theater – may include all theater pays (i.e. Hostile Fire Pay, Hazardous Duty Pay, Hardship Duty Pay, Incidental pay, etc.)
  - “Post theatre” identified and related wounds, injuries or illnesses – only includes special pay received while assigned to a Warrior Transition Unit (i.e. jump pay, dive pay, foreign language proficiency pay etc..)
  - Continuing special pays, including bonuses while receiving medical care up to 12 months
  - Pay snap shot what received the day prior to requiring medical treatment



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## Pay Allowance Continuation (PAC)

- Termination of PAC pay:
  - Returned to duty (not a medical or patient unit for duty)
  - Transitions (REFRAD, discharge or retired)
  - One year from date of hospitalization (+Six month extensions)
  - Released to Unit or MOB/DEMOB Site





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## CIP vs. PAC Eligibility

CIP vs. PAC		
	CIP	PAC
MEDEVAC to Qualify	YES	NO
Linked to TSGLI	YES	NO
12 month limit	NO	YES*
Residing at home but assigned to WTU	NO	YES
Continuation of incentive pays like Jump, Dive and Demo	NO	YES
Includes \$105 Per Diem	Yes	Yes

Note: Under the PAC Program, six month extensions beyond the initial 12 months may be granted by personnel and readiness if the service member is still receiving medical care



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## Questions?



Mail:

Army Human Resources Command  
ATTN: AHRC-PDP-V  
200 Stovall Street  
Alexandria, VA 22332-0470



Fax:

**TSGLI:** 1-866-275-0684  
**CRSC:** 703-325-0144



Email:

**TSGLI Inquiries:** [tsgli@conus.army.mil](mailto:tsgli@conus.army.mil)  
**TSGLI Claims:** [9918662750684@fax.hoffman.army.mil](mailto:9918662750684@fax.hoffman.army.mil)  
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Website:

**TSGLI:** [www.tsgli.army.mil](http://www.tsgli.army.mil)  
**CRSC:** [www.crsc.army.mil](http://www.crsc.army.mil)



Call:

**TSGLI:** 1-800-237-1336  
**CRSC:** 1-866-281-3254  
(M-F 0800-1900 hrs EST)  
**PAC:** 1-703-325-5823